



City of Bloomington

*Housing and Neighborhood
Development Department*

Analysis of Impediments to Fair Housing Choice

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I. Introduction/ Summary of Analysis

The Analysis of Impediments to Fair Housing Choices provides a summary and overview of needs and impediments to housing for minorities, women, and the disabled in the City of Bloomington. The City of Bloomington is a participating jurisdiction and funds are administered through The Department of Housing and Neighborhood Development (HAND). Through coordination with the Human Rights Commission and its staff and the Community and Family Resources Department the city also promotes the statutory requirement that the jurisdiction affirmatively further fair housing by updating requirements and disseminating information through its Fair Housing Outreach programming. At this time, federal funds actively being distributed include: HOME, CDBG, Housing Counseling, and Shelter Plus Care grants. HAND staff also administers its HMAL program in partnership with Options for Better Living, which is a program addressing accessibility issues. This analysis of impediments includes information recently compiled through the comprehensive survey of community needs completed for the 2010-2015 Consolidated Plan.

Housing and Neighborhood Development staff analyzed information for this report. The City Legal Department provides staff to the Human Rights Commission through city attorney, Barbara McKinney. This public body enforces the local law against discrimination (Municipal Code 2.21.020) and works in the community to prevent and eliminate discrimination by investigating and resolving human rights complaints. Other local commissions also review these issues peripherally including the Commission on the Status of Women, The Commission on the Status of Black Males, Council for Community Accessibility, Safe and Civil City Program, and the Commission on Hispanic and Latino Affairs. All of these Commissions ensure that disadvantaged populations are informed and supported. Both HAND and Barbara McKinney provide information to educate the public about diversity and Fair Housing issues.

Comprehensive housing and economic statistics are based upon information assembled for the 2010-2015 Consolidated Plan which incorporated CHAS and Census data from 2000, as updated in 2007. The following local surveys and reports were used to develop a profile of the community:

1. 2002 Growth Policy Plan- City of Bloomington Planning Department
2. Unified Development Ordinance 2007
3. SCAN- Service Community Assessment of Needs 2012
4. 2011 Continuum of Care- Region 10
5. 2000 Census Data and CHAS Data
6. 2010 Census Data
7. 2011 Occupational Wage Statistic BEDC
8. The Bloomington Economy June 2007- a report prepared for the Bloomington Economic Development Corporation and the Kelley School of Business
9. Indiana Household Survey 2003- Center for Urban Policy and the Environment
10. Bloomington Human Rights Commission 2012 Annual Report
11. Bloomington Real Estate Outlook 2007- Marcus & Millichap Indianapolis
12. STATS Indiana 2007

This report, which is the second CAPER submitted after the Consolidated Plan, includes information gathered during that 2 year process. The resulting analysis produced a revised list of impediments to address. The most significant impact of housing issues is linked to the presence of a major university, and it may never be fully resolved.

II .Jurisdictional Background Data

Demographic Data

The City of Bloomington, which is also the county seat of Monroe, has long been associated with Indiana University. Among the state's cities it is the seventh largest incorporated area with a population of 80,405 (2010). Not surprisingly, a high proportion of residents are in the 18-24 year old age group and Bloomington's population is more highly educated than state or national averages with 40.1% having obtained a BA or higher (2009) SCAN. The current enrollment at Indiana University is 40,211 (Spring, 2010).

Bloomington has a relatively small minority population and the greatest percent of minorities in Bloomington are connected with Indiana University as either students or faculty. As of 2010 approximately 87.9% on the population of the county are white, non-hispanic.

Monroe County Population by Race 2008

Population Estimates by Race or Hispanic Origin in 2008	Number	Rank of 12 in State	Pct Dist. in County	Pct Dist. in State
American Indian or Alaska Native Alone	383	10	0.3%	0.3%
Asian Alone	5,887	5	4.5%	1.5%
Black Alone	4,369	12	3.5%	9.2%
Native Hawaiian and Other Pac. Isl. Alone	69	10	0.1%	0.1%
White Alone	116,467	10	90.1%	87.8%
Two or More Race Groups	2,068	9	1.6%	1.2%
Hispanic or Latino(can be of any race)				
Non-Hispanic or Latino	127,586	10	97.6%	94.5%
Hispanic or Latino	3152	9	2.4%	5.5%

8% of County residents do not speak English at home (SCAN). Bloomington recognized that Bloomington's Hispanic community may struggle with language and cultural barriers and this resulted in the Impediment identified in the 2005-2010 Consolidated Plan. The city responded by creating two city support positions, now filled by Melissa Britton and Daniel Soto within Community and Family Resources. On September 19th, 2007 the Bloomington City Council passed Ordinance 07-21 which established the Commission on Hispanic and Latino Affairs. The Commission works to alleviate problems Hispanics and Latinos experience in education, health, employment and public safety. The Boletín Comunitario is a Spanish language publication of the Community and Family Resources Department which provides Spanish speaking clients with information about programs, services, and current issues in order to integrate them into the larger Bloomington

community. A volunteer literacy program, VITAL, has been available through the Monroe County Public Library for several years and retains Spanish speaking tutors. During this period., El Centro Communal Latino was funded by Jack Hopkins in order to create new programming. A program coordinator position in the offices of VITAL (at the public library) supports an Interpreter training program for Latino health, legal and educational issues. The local response has been comprehensive and perhaps the only remaining impediment is making sure that Hispanic residents are aware of the level of support they have. Although progress will continue to be monitored, lack of access to information is no longer considered an impediment.

Bloomington does not have specific geographic areas of minority concentration, or neighborhoods currently associated with minority settlement. Anecdotal evidence indicates that a large percentage of the minorities in Bloomington are now attached to Indiana University as staff members or students. The Report on the Status of Minorities at Indiana University compiled in 2006 suggests that faculty and administrative positions comprise a substantial proportion of the minority presence in Bloomington. However, it is also true that minorities are over-represented in public housing units. As of Feb, 2010, the Housing Authority has forty-two (42) Black/African American tenants, one (1) American Indian/Alaskan Native and two (2) Asian families. This would represent for African Americans, roughly 13.5% of those housed in public housing or nearly 3 times their representation in the population.

Persons with disabilities comprise another population sensitive to fair housing issues and for whom special programming must be reviewed. Non-institutionalized persons with disabilities comprise 5.8% of the population for the ages of 5-20 years old, 10.3% of the population between 21 and 64 years old and 33.8% of the population above 65. In the continuing effort of HAND and the PHA to upgrade accessibility at the Housing Authority, the PHA received funding to remodel and make completely accessible 8 living units according to the requirements of their 2003 Physical Needs Assessment. Additionally private developers have partnered with the Department to create accessible units through rental new construction programming. The Department strongly advocated for accessibility in the Coca-Cola Building project. This would add 6 accessible units to the local inventory of permanent supportive housing, as well as providing an elevator. During this term of the consolidated plan, the department will concentrate on working with commercial and institutional developers to clarify the design requirements for accessibility and the process through which permitting is achieved.(Impediment 1).

Income Data

Bloomington's per capita annual income is \$31,424 which is 9% below the per capita state income (\$34,022). (2009 STATS IN) Income has trended up since 2008. The poverty rate in 2008 was at 20.7% However income relative to housing cost is an identified obstacle to fair housing and it continues to be among the city's highest priorities.

Monroe County Household Income 2008

Income and Poverty	Number	Rank in State	Percent of State	Indiana
Per Capita Personal Income (annual) in 2007	\$29,522	42	88.9%	\$33,215
Median Household Income in 2008	\$40,891	83	85.2%	\$48,010
Poverty Rate in 2008	20.7%	1	160.5%	12.9%
Poverty Rate among Children under 18	18.9%	33	105.6%	17.9%
Welfare (TANF) Monthly Average Families in 2008	286	21	0.8%	36,678
Food Stamp Recipients in 2008	7,962	19	1.2%	644,281
Free and Reduced Fee Lunch Recipients in 2009	4,428	22	1.0%	436,945

Housing Profile

The Department of HAND also operates a comprehensive rental inspection program through which every rental unit within the corporate limits must be registered and inspected on a three to five year rotation. As of June 2011, HAND's rental database showed that there are 21,084 registered units within the city limits. The following information taken from the Stats Indiana, shows the housing breakdown is as follows:

Total Housing Units	56,916
Owner-Occupied	27,599
Renter – Occupied	21,783

A majority (61.9%) of the housing stock within the city limits was built in an era with potential for lead based paint hazards (pre-1978). Over 2500 structures in the core neighborhoods have been identified as eligible for the National Register and require specialized interim controls and remediation.

Year Constructed	# of Houses	Percent of Total
1999 – March, 2000	434	1.6%
1995 – 1998	2,907	11.0%
1990 – 1994	2,500	9.5%
1980 – 1989	4,219	16.0%
1970 – 1979	5,373	20.3%
1960 – 1969	4,420	16.8%
1940 – 1959	3,915	14.8%
1939 & earlier	2,649	10.0%

Affordability – Rental:

In 2007 as a result of a decision made by the Federal Office of Management and Budget, the Bloomington Metropolitan Area (MSA) now includes Monroe, Greene and Owen counties and this change produced an adjustment in the Fair Market Rent lower for the first time in many years. This change was implemented in 2006 and revised slightly in 2007 in order address the desperate lack of larger units for families. See Impediment #3 --

Newly established Fair Market Rent structure and lack of affordable rentals. This year the FMR were returned to 2007 levels (see update in Actions to Address Impediments)

According to the 2000 Census, the gross rents are as follows:

Gross Rents (2000)		
Less than \$200	572	3.4%
\$200 - \$299	627	3.7%
\$300 - \$499	5,023	29.5%
\$500 - \$749	6,790	39.8%
\$750 - \$999	2,347	13.8%
\$1,000 - \$1,499	1,054	6.2%
\$1,500 or more	277	1.6%
No cash rent	352	2.1%

However, the Gross Rent as a Percent of Household Income in 2007 show that 50.62% of households spend more than 35.0% or more of their gross income on rent.

In June of 2009, the average rents in Bloomington are as follows:

One bedroom	\$599
Two bedroom	\$826
Three bedroom	\$1132

In FFY 2010, 195 new units have been added to Bloomington residential rental category. Most of these, particularly in the downtown area, are geared towards students. For example, 1,319 rental units have been added to Bloomington's market since January 1, 2003. Twenty-eight percent, or 376, of them were from three complexes – Smallwood, The Mercury and 10th & College. In the past four years, The Lofts (17 units), Morton Mansions (16), 10th and College Villages (40), 267 E 11th (8), College Station (33), 5 North Morton (9), 422 E Kirkwood (9) and German American Bank Building (26) have been constructed. Without exception these are upscale student units, usually with multiple bedrooms that justify the high rents. The average rent for a 2 bedroom unit (low-end) at these complexes is \$1,191.67/month. According to a survey of rents completed by Vencel, Inc. for the ConPlan, the average rent for a 2 bedroom (2 bath) unit is \$815/month, a 3 bedroom (2 bath) unit is \$941/month, and a 4 bedroom unit is \$1,641/month. The average across all sizes is \$706/month, with the average per square foot rent being \$0.82 and the average square footage is 872. The increase in the MSA area, incorporates statistics that reflect an entirely different market and could create an additional financial hardship on low-income families who want to live in Bloomington to be near their work and children's schools. Landlords may choose to rent at market rates which are above what subsidy programs can offer, causing a further reduction in the number of units available to the low-income families.

Affordability -- Owner-Occupied:

The Bloomington owner-occupied market is also affected by the Indiana University student population. Affordable houses in the core neighborhoods are prime rental property and often purchased by investors at prices that low to moderate income individuals and families cannot afford. The benchmark housing statistic provided by the 2000 Census is the median value for an owner-occupied home. In Bloomington that figure is \$126,000, which would require a household income of \$41,580 with the assumptions stated in the chart below.

Value for Owner-Occupied Housing Units 2000

Less than \$30,000	41	0.5%
\$30,000 - \$34,999	40	0.5%
\$35,000 - \$39,999	0	0%
\$40,000 - \$49,999	107	1.3%
\$50,000 - \$59,999	179	2.3%
\$60,000 - \$69,999	287	3.6%
\$70,000 - \$79,999	426	5.4%
\$80,000 - \$89,999	635	8.0%
\$90,000 - \$99,999	744	9.4%
\$100,000 - \$124,999	1,455	18.3%
\$125,000 - \$149,999	1,484	18.7%
\$150,000 - \$174,999	723	9.1%
\$175,000 or more	1831	23.0%

Snapshot data collected from www.homefinder.org on August 2012, indicates that there are 125 residential units for sale below \$115,000. Of those 86 are condominiums or townhomes renting primarily to students. This leaves about 39 single detached homes available for sale in affordable ranges which is even less than last year. Both the number of available units and the number of individual houses have reduced since last year.

Cost of a Home	Minimum Income Needed	# of Houses Available at Price
>\$50,000	\$19,913.62	1
>\$60,000	\$22,764.92	3
>\$70,000	\$25,616.22	2
>\$80,000	\$28,467.51	6
>\$90,000	\$31,318.81	6
>\$100,000	\$34,170.11	11
>\$110,000		8
>\$115,000		2

Newly updated SCAN data indicates that the City of Bloomington median income is \$27,410 and the median price of a home is \$160,900.

In addition to finding/acquiring appropriate available housing stock, other barriers to homeownership include understanding the home buying process, credit quality, employment stability, and funds for down payment and closing costs.

Housing	Number	Rank of 16	Pct Dist. in Region	Pct Dist. in State
Total Housing Units in 2008 (estimate)	83,710	7	100.0%	100.0%
Total Housing Units in 2000 (includes vacant units)	75,752	7	100.0%	100.0%
Owner Occupied (Pct. distribution based on all housing units)	42,777	9	56.5%	65.9%
Renter Occupied (Pct. distribution based on all housing units)	25,775	7	34.0%	26.3%

According to this more recent assessment of owner occupied housing, the percentage of homeowners in the Bloomington metro area is almost 10% less than the statewide figure. A cursory review of the inventory of freestanding houses for sale in core neighborhoods shows that most in this bracket require major rehabilitation. Over half of the inventory consists of attached townhomes. About 80 % of the free standing dwellings were built before 1950.

Public Housing

Public Housing 2012

There are 310 total units of conventional public housing available at three sites in Bloomington: Walnut Woods, Reverend Butler and Crestmont complexes. Construction may reduced the number of occupied units slightly, although work funded in this year will be mostly exterior remodel. Some of these units, housed in the Reverend Butler complex, are earmarked for the elderly and disabled. Bloomington's first public housing was constructed in the upper northwest quadrant of the city in the late 1960s. Another location in a south central neighborhood was built in 1980s. The Housing Authority concentrates on the provision of housing to very low and extremely low income citizens.

All three public housing complexes continue to undergo major renovation after securing funds from several sources, guided by a 2005 planning document that outlines physical improvements. The BHA is has installed over \$850,000 in energy upgrades to all three public housing communities. In 2011 Bloomington Housing Authority received \$110,000 plus an additional \$87,500 for exterior renovation of its units, towards the goal of improving the image of the authority with the public and its tenants. Some of this work is ongoing.

2011

Small & Simple Grant. This is a city budget funded program that the housing authority residents have accessed through application for neighborhood enhancement projects.

- \$1,000 - Welcome Baskets - the Crestmont community requested funding to purchase buckets to fill with cleaning utensils and sponsored a Healthy Homes Workshop on how to make green cleaning agents with common household items and the recipes to make them.
- \$1000.00 - National Night Out - the Resident Council requested funding for entertainment, banners, food and supplies to help host the event.

2011

Neighborhood Improvement Grant This is a city budget funded program to make public improvements within the community. It follows an application and award process, and is generated by residents.

- \$27606.82 - The Crestmont community received a grant to install a patio roof over the Crestmont Community building.

Complex	Bedroom type	Number of units	Square footage
Crestmont (1967)	0	4	390
	1	50	486
	2 flat	2	729
	2	60	421
	3	66	502
	4	10	634
	5	4	734
Reverend. Butler (1972)	1	32	557
	2	10	713
	3	14	991
Walnut Woods (1982)	1	26	570
	2 flat	4	500+
	2	14	710
	3	16	733

There are 1284 Section 8 vouchers and 12 Single Room Occupancy vouchers with an additional 60 vouchers for veterans through the VASH program. The following reflects the kinds of units occupied with vouchers in June 2012.

Efficiency	23
1 bedroom	429
2 bedrooms	495
3 bedrooms	339
4 bedrooms	72
5 bedrooms	13
TOTAL	1372

There are 1110 extremely low income families using vouchers and 240 very low income families. Only about 21 can be categorized a simply low income. The Housing Authority and the voucher system is a critical part of the housing puzzle for our neediest populations. About 50% of the families using Section 8 are also disabled.

The demographic information is current. There are 149 families on the waiting list for the Housing Authority units.

Bloomington Housing Authority

Waiting List Profile

There are 80 families on the wait list for Section 8 vouchers

Extremely Low	<30% AMI	84.56%
Very Low	30-50% AMI	13.42 %
Families with Children		52% (77)
Elderly Families		4% (6)
Caucasian		69.3% (103)
Black		31.7% (48)

Section 8

Waiting List Profile

Extremely Low	<30% AMI	72.5%
Very Low	30-50% AMI	23.75%
Families with Children		59% (47)
Elderly Families		2.4% (2)
Families with Disabilities		14% (11)
Caucasian		61.25% (49)
Black		36.25% (29)
Asian		.02% (1)

In addition to these units, Stonebelt Center administers group homes for people with disabilities and other social services agencies provide services and shelter to populations with special needs.

Employment Data

The unemployment rate for the Bloomington MSA hovers at 7.6% (March 2011) which is better than Indiana (8.5%) and (8.8%). country-wide averages. The largest employer in Bloomington is Indiana University. Fully 24% of jobs in the area are now associated with the university or the city. The higher end administrative and professional positions pay very well in comparison to the City as a whole. The secretarial and maintenance jobs pay very low wages. The last ten years have seen the loss of many large-scale manufacturing employers, including Westinghouse, RCA/ Thomson, Otis Elevator and General Electric. The high paying jobs in these industries once insured the health of the local economy. These declines have been partially offset by employment increases enjoyed in the health services, wholesale trade and professional, scientific and technical services sectors. Bloomington anticipates growth in the bio-medical fields supported by the strength of medical device giant Cook Enterprises, Baxter Pharmaceuticals and nearby Boston Scientific. The city's economic development office has drawn up plans to establish a certified technology park, hopefully augmenting the 33+ per cent growth seen in the Health Care and Social Service and Scientific and Technical Service sectors and they have also purchase 12 acres north of City Hall in order to ensure redevelopment along the guidelines of a plan. This project is ongoing with a Master Plan for the area being overseen by the City's Office of Economic Development and Sustainability. Cook Pharmica is a new enterprise built in the Indiana Enterprise Center which added 200 jobs in 2008. Another high tech company plans to relocate in 2012, Cigital, which anticipates creating jobs averaging at least \$70,000 per year. There are now 41 digital companies in the area.

Monroe County average wage per job remains well below the national and state averages. Almost 20% of local jobs are concentrated in retail, hospitality and arts and entertainment industry. These are jobs that represent the lowest earnings sector.

Employment and Earnings by Industry in 2007 (NAICS)	Employment	Pct Dist. in Region	Earnings (\$000)	Pct Dist. In Region	Avg. Earnings Per Job
Total by place of work	104,402	100.0%	\$3,585,649	100.0%	\$34,345
Wage and Salary	85,982	82.4%	\$2,614,936	72.9%	\$30,413
Farm Proprietors	1,956	1.9%	\$16,827	0.5%	\$8,603
Nonfarm Proprietors	16,464	15.8%	\$267,579	7.5%	\$16,252
Farm	2,158	2.1%	\$23,907	0.7%	\$11,078
Nonfarm	102,244	97.9%	\$3,561,742	99.3%	\$34,836
Private	77,698	74.4%	\$2,531,117	70.6%	\$32,576
Accommodation, Food Serv.	7,689*	7.4%*	\$112,793*	3.1%*	\$14,669*
Arts, Ent., Recreation	1,500*	1.4%*	\$11,617*	0.3%*	\$7,745*
Construction	5,702	5.5%	\$197,273	5.5%	\$34,597
Health Care, Social Serv.	8,885*	8.5%*	\$394,979*	11.0%*	\$44,455*
Information	77*	0.1%*	\$2,411*	0.1%*	\$31,312*
Manufacturing	9,930	9.5%	\$524,879	14.6%	\$52,858
Professional, Tech. Serv.	4,783	4.6%	\$195,019	5.4%	\$40,773
Retail Trade	10,987	10.5%	\$226,098	6.3%	\$20,579

Trans., Warehousing	1,799	1.7%	\$60,160	1.7%	\$33,441
Wholesale Trade	2,070*	2.0%*	\$104,598*	2.9%*	\$50,530*
Other Private (not above)	18,566*	17.8%*	\$477,326*	13.3%*	\$25,710*
Government	24,546	23.5%	\$1,030,625	28.7%	\$41,987

* Stats Indiana – www.stats.indiana.edu

Transportation:

The City of Bloomington, and Monroe County as a whole, is served by Bloomington Transit, BT Access, Indiana University Campus_Bus System, and Rural Transit.

Bloomington Transit is the largest of the local transportation providers. Bloomington Transit has 38 buses and BT Access has 8 vans. Eight of the 38 buses in the BT fleet are hybrid electric vehicles. Fares remain affordable at \$1.00 per ride with free transfers. Monthly and annual passes are also affordable at \$30 month or \$150 /semi -annual. Reduced Fares are \$.50 for special enrolled riders (those over 60, Medicare recipients, Social Security Disabled Income recipients and students enrolled in K-12). The 4th and Washington terminal is located downtown near the square (a destination for employment and shopping), the post office and the Shalom Community Center (a day center for the homeless). Passengers waiting for transfers at the terminal can be comfortable and dry inside the heated terminal building. A new downtown passenger transfer facility is currently in the design phase and will be completed in late 2013. It will be located at 3rd Street and S. Walnut Street, only a block from the current site. This keeps public transit close to the hub of downtown social services coordination currently located at the Shalom Center. All Bloomington Transit buses are equipped with wheelchair lifts or ramps, wheelchair securements, and kneeling features to lower the first step to facilitate boarding. In addition to being handicapped accessible, each bus is fitted with a bike rack for riders use. There is no extra fee for using the bike rack. Approximately 3.39 million riders rode the fixed route system in 2011, an all-time record.

A division of Bloomington Transit is BT Access. This program provides curb-to-curb (within the city limits) service for persons with disabilities who have been certified as ADA paratransit eligible. Eligibility is determined by Bloomington Transit based on the ability of the person to use regular fixed route service. There are approximately 400-500 persons certified to use BT Access. Approximately 25,700 passenger trips were made on BT Access in 2011.

The Indiana University Campus Bus System is open to the general public and provides transits service primarily on the IU campus. Through an agreement between IU and Bloomington Transit, IU students as well as IU faculty and staff can ride any Bloomington Transit fixed route bus with a valid student ID card or a faculty/staff ID card which is available at no charge through IU Card Services. This relationship is expected to become even closer with talks of a merger between city transit and IU in 2014.

Rural Transit is a service provide by the Area 10 Agency on Aging. Their offices are located outside of Bloomington to the northwest of the city. Rural Transit provides services to Monroe, Owen and Lawrence counties. Rural Transit offers a variety of services, including an Express Service which provides opportunities to travel between Spencer, Ellettsville and Bloomington. As Bloomington is a major employment center for the area, this allows individuals living outside of the city limits to use public transportation to reach their destination. Travel within one county remains \$0.75/ride and within two counties is \$1.50/ride. Monthly passes are available. In 2007, there were 157,000 one-way trips. All but two of the 21 Rural Transit buses are now wheelchair accessible and obtaining an accessible bus can be insured by calling the Rural Transit dispatcher in advance Rural Transit is also a Medicaid Transportation provider which means that if an individual is Medicaid eligible, Rural Transit can bill Medicaid for that particular ride. Transfers to and from Bloomington Transit and the Indiana University Campus Bus Service are free.

A partnership between Bloomington Transit, their division BT Access, and Rural Transit has been created to teach individuals how to use the bus system. This program, entitled Way To Go is flexible enough to teach several different populations to effectively use the system. Volunteers from Retired Senior Volunteer Program (RSVP) staff the program and can provide a bus buddy to accompany first-time riders.

Bloomington Transit provides fixed route and BT Access service to the BMV license branch located on Liberty Drive as well as to the Ivy Tech facilities also on Liberty Drive. Rural Transit provides hourly service from the Bloomington Transit 4th and Washington downtown terminal between the hours of 8 a.m. to 7 p.m. on weekdays. Rural Transit also provides service every 2 hours from the main Ivy Tech campus to their Liberty Drive facilities between the hours of 8:30 a.m. to 6:30 p.m. on weekdays.

Bloomington is exceptional in the comprehensive service it provides, including buses, both municipal and university owned, bicycle paths and amenities, Rural Transit, BT Access, buses for children using Parks Department programming, and Girls and Boys Club vans. Bloomington provides special services to youth, the elderly, and the disabled. Bloomington even provides assistance with understanding current routes and a program called bus buddies to accompany those who are uncertain about the use of public transportation in general.

This year the Ivy Tech campus is served hourly by Rural Transit with free connections between BT service and Rural Transit service at the 4th and Washington downtown terminal. Ivy Tech can be reached by making a transfer from the BT at 4th and Washington to Rural Transit which links the main Ivy Tech campus. With regard to the BMV license branch, it is within easy walking distance from BT's Route 3 West. (See aerial photo) It's 0.18 miles walking distance total to the BMV front door from the bus stop. There are sidewalks on the east side of Liberty Drive.

Other deficiencies have also been identified. The area north of the by-pass on north Walnut Street contains many affordable housing units in converted motels. These areas are not served at this time.

Education

Bloomington's school system, Monroe County Community Schools, prides itself on its diverse student body and the quality of its high schools, both of which score above average on National Tests and provide advanced preparatory curriculum for those (88%) of whom are college bound. Because of opportunities offered by the University, Bloomington attracts children of many cultures, religions and races. There are 10,000 students in the system, attending fourteen grade schools, three middle schools, an alternative high school, two comprehensive high schools, a new charter school, a "new tech" high school and an area career center.

Unfortunately state funding cuts drove the closing of Bloomington's Aurora School, an alternative venue for public high school students. It had developed a good track record in retaining its challenged students for graduation. These students now take a separate curriculum within the BHSS building. A community fund raiser saved several proposed dramatic cuts in extra-curricular programs.

The New Tech High School has successfully developed a project-based learning program with traditional skills and grades students on problem-solving and critical thinking abilities. It is in its 5th year, and is expected to continue despite the loss of its founding principal. In June the first students graduated from the program.

"The Project School" opened in Fall 2009 at a building downtown that was previously occupied by the Older American Center. The school's stated goals are to provide "cutting edge alternative public school options" for underserved demographics. This venue for grade school age children will have a capacity of 188 students and currently has a waiting list of 100 students. There is continued concern in the community that the Project School will be funded through MCCSC tax dollars but have its own unelected government body.

In the process of creating and sustaining "neighborhood" schools, particularly at the elementary school level, low income children have become over represented in a couple of elementary schools. Fairview Elementary School has reopened in a new building, but 95-98% of its students still qualify for either free or reduced cost lunch (in contrast to 25% corporation- wide). The goal is to serve 450 students at that location, an upgrade from the current enrollment of 253. Additionally the new programming will be arts focused, providing music education that is unavailable elsewhere in the system. It is hoped that the magnet will attract students from outside the district, improving the mix of incomes and backgrounds.

Under a rule waiver for NCLB there will be no transportation provided to students who have switched schools because of failing scores. Although this saves over \$100,000 for the system it restricts choice. There are three local grade schools that were identified as Having failing status and from which there were 14 transfers.

MCCSC continues to work on the problem of transience within its system. Fairview Elementary reflects a serious consequence of this problem. Fairview Elementary has a dedicated staff, but consistently low test scores. It has failed to make AYP for the fifth year in a row under the “No Child Left Behind Program.” Much of this is caused by the demographics of poverty in its district. While transience in itself may not be an impediment to fair housing, it is an effect of housing problems. Students are moved from school to school as their parent(s) move from one living situation to another. Studies have shown that this disruption has a direct effect on students’ performance. MCCSC has instituted a policy called “One Kid, One School,” through the social work department that insures that a student will not be displaced from his or her school because of housing problems.

Indiana Legal Services has started a program to help families find ways to stabilize a child’s schooling. ILS has an arrangement with Fairview Elementary which makes it easier for parents to access legal assistance when they have problems that will cause the parents to move out of the Fairview district. The parents can go to the school social worker and she will contact ILS for direct assistance. The program educates parents about the benefits of keeping their children in the same school for an entire school year and how to use the legal system to help them maintain a stable situation. In addition, the schools with the highest concentration of low-income households often have difficulty providing their children with access to the technology readily available at many of the other schools. Often this technology is purchased with funds from their Parent-Teacher Organizations. The two elementary schools with the highest concentration of low-income households are Fairview Elementary, as discussed above, and Summit Elementary (formally Broadview). Summit Elementary is a newly constructed school and has a number of new housing developments around it. The income level of this school may change over the next few years. Both of these schools serve children with the Bloomington Urban Enterprise Association (BUEA). The BUEA is administered by the HAND Department and in 2002 the BUEA created an annual grant for schools in its service area to help them meet their needs. This programming continues annually. The BUEA gave 3 zone scholarships to Ivy Tech students at a cost of \$2400 and gave \$2,595 to the MCCSC Foundation which assisted seventeen 6th graders with scholarships to attend Bradford Woods, an overnight camping experience.

III. Impediments Found

Coordinating accessibility policy through layered regulations

Currently there are several “portals” through which the public gains information regarding accessibility. If a building permit requires a change of use or is a commercial building project, it may require a plan to make the building accessible. These plans are

coordinated in several locations: Monroe County Building Department, the City's Housing and Neighborhood Development, the Planning Department, Legal and Engineering Departments. The City has several "experts" including Barbara McKinney attorney to the Human Right Commission. Frequently however, conflicting information is passed on to building owners and the most effective solution, is overlooked or overridden by other staff. There is a perceived difficulty with providing accessibility because of the number of people advising building owners. Several needed modifications haven't yet been realized because of the confusion. This is not the case in HUD funded projects which are coordinated only through the HAND department.

Action (s) to Address Impediments

The city is involved in major streetscape projects on a principal thoroughfare leading to downtown. One of the goals of this project is to make the older buildings that line this corridor accessible through their front doors by raising the sidewalk. Barbara McKinney has been continuing this dialogue with Public Works and Engineering as individual designs are implemented.

Planning and Barbara McKinney are discussing an update the city's ADA transition plan, including a survey of public rights of way and devising a schedule for compliance. Public Works has also installed a number of audible downtown pedestrian signals. Many of these improvements are located in commercial areas, but livability and easy access to retail environments is certainly a component of fair housing.

HAND has assembled a team of people to begin discussions including Lisa Abbott and Nancy Hiestand from HAND, Barbara McKinney from the legal department, Patrick Shay from Planning and a representative of the Monroe County Building Department. These are the people working to coordinate this issue.

Timeline

The timeline for these actions will be completed by 2013.

Fair Market Rent structure and lack of affordable rentals.

As a result of a decision made by the Federal Office of Management and Budget, the Bloomington Metropolitan Area (MSA) now includes Monroe, Greene and Owen counties. These statistics tend to dilute the true expense of living within the city limits of Bloomington. Between 2007 and 2008 FMR rents dropped dramatically creating a disincentive to develop affordable units in the city of Bloomington. Since that time FMR's have slowly increased, certainly not keeping up with market rate increases.

Fair Market Rent 2012

Efficiency	One-	Two-	Three	Four-
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	bedroom	bedroom	Bedroom	bedroom
\$513	\$594	\$724	\$1024	\$1063

Rents within the city of Bloomington still reflect the disadvantage of University market pressures and the lower median family income. The Bloomington HUD FMR area is defined differently from the Bloomington, IN HUD Metro FMR Area. The former has a 2000 Median Family Income (\$51,055) and the latter city jurisdiction Bloomington, IN MSA is (\$46,960). Bloomington, even with all of the new construction geared towards students, has a vacancy rate of 94.3%. Acknowledging that over the last decade Bloomington has added 40 apartment projects with over 2500 bedrooms, rents downtown show the increasing pressure of IU's expanding student body. Here is a survey of 913 downtown units in 2012.

Market Rates 2012

Efficiency	One-bedroom	Two-bedroom	Three-bedroom	Four-Bedroom
\$804	\$859	\$1,400	\$2,187	\$2,524

The new Fair Market Rents do not acknowledge the additional hardship on low-income families who want to live within the city of Bloomington. Multi-bedroom units are the most expensive, competing directly with students who may share total rents four or five ways.. Landlords may choose to rent at market rates which are substantially above what subsidy programs can offer, causing a further reduction in the number of units available to low-income families. The Bloomington area FMR does not compare favorably with a market like Fort Wayne where wages are generally higher and rents much lower. Agencies who survey their families, like Monroe County United Ministries, claim that 66% of their clients spend from 34%- over 50% of their income on housing. The number of owner-occupied housing units has decreased from 35.1 percent in 2008 to 28.7 percent in 2009. Accordingly, the number of renter-occupied housing units has increased from 64.9 percent in 2008 to 71.3 percent in 2009.

Federal CHAS data (2008) indicates that Bloomington housing stock is only 33% owner-occupied as a result of University housing pressure. Although a new dormitory is currently under construction and may have a favorable impact, Indiana University built no new dormitories for over 30 years. Existing dormitories were remodeled in the interim, but they frequently lost units as rooms were made more accommodating to modern tastes for space and suite formats. For example, a recently completed new dormitory on 10th Street will exactly replace the number of units that were demolished to build it. Another planned dormitory and practice space next to the music school has added units to IU's inventory opening in 2012. Of the 40,450 students attending IU Bloomington, only 10,900 are housed in university owned facilities, including dormitories, rentals housing and apartments. The lack of on-campus housing results in extreme pressure in the market, particularly in areas near campus, but increasingly in areas previously considered at sufficient remove from campus to be secure for residential neighborhoods.

There are currently 21,377 (2010) registered rental units within the city jurisdiction. HAND as a department retains information on and inspects all privately owned rentals, so it is an excellent source of accurate information. Newer apartment complexes in the core of Bloomington cater to the student populations with a high bedroom count. It is feared that the new Fair Market Rents may discourage landlords from participation in either the TBRA or Section 8 programs. Surveys of housing providers performed during the 2010 Consolidated Plan indicate that it is difficult to convince landlords to take new Section 8 clients.

Actions to Address Impediments

The department collaborates with other departments to implement policy that will advance the cause of fair housing and housing parity. Bloomington is constantly aware of the difficulty of providing affordable housing to its population because of the presence of the University. This is a local issue which cannot be resolved unilaterally. Regarding the regulatory impediments associated with development standards and costs:

A new Growth Policy Plan discussion began this year, at the ten year anniversary of the last adopted Plan. This discussion will take place over several years and is currently headed by a Steering Committee assigned to develop a vision statement for the project. Several community wide focus groups met over the past 12 months. Already a letter supporting the development of more affordable housing for challenged populations has been sent to the steering committee. This letter is signed by 6 City Commissions so far. Their points include that the city housing goals be:

- affordable (including for those with low-incomes)
- accessible (including for those with any disability)
- fully integrated (socioeconomically as well as ethnically)
- mixed purpose (complete neighborhoods with housing and retail)
- multigenerational
- community oriented(not geared specifically towards students to the exclusion of families)
- near public transportation

In February of 2007 Bloomington adopted its Unified Development Ordinance (UDO) and amendments were made in 2010. As a part of this process, it reviewed and revised its regulatory impediments to affordable housing. Out of the extensive public discussions that preceded the new zoning ordinance a multi-faceted approach to encourage the development and sustainability of affordable housing in Bloomington was outlined (Section 20.05.010 AH-01 Affordable Housing Standards in the UDO).

The UDO instigated automatic waivers of some development standards for affordable housing, allowing reduced development costs. Those waivers are listed below:

Required on site parking is automatically reduced to a maximum of one space per dwelling unit when offsite parking is available
Minimum lot area requirements may be reduced by 40%
Minimum lot width may be reduced by 20%
Side building setbacks may be reduced to 5 feet regardless of the number of stories
Rear setbacks may be reduced to 15 feet

During the years since the new laws were passed, two LIHTC projects have benefited from these incentives: a senior housing project at Patterson Pointe and single family homes for moderate income occupants at Crescent Pointe:

Another strategy is an interdepartmental policy of waiving fees when they are associated with affordable housing construction:

Fees for the BZA and Plan Commission may be waived by the Planning Director.
Right-of-way excavation permits may be waived by the Public Works Director.
Sewer hook-on fees may be waived by the Utilities Service Board.

Within the UDO the City has stated a policy of supporting affordable housing by bearing the cost of sidewalks and street trees where deemed appropriate by the directors of Planning and Public Works. HAND has supported sidewalk construction on all BRI and Habitat projects in the last year. Most of those projects require construction to be borne by the developer when developed privately

Nine new affordable owner occupied homes are completed on the near north side of the city at 14th Street. Two partners, Monroe County Habitat for Humanity and Bloomington Restorations, Inc. a local CHDO, collaborated on the development. One home was moved from its site and rehabilitated a block away and the lot was further subdivided for a new construction project. This project used developable land close to downtown and the bus lines. This project received a package of development standard variances including lot size, width, front and rear setbacks and a rezone.

Three more Habitat projects are near completion in the Miller Drive neighborhood and four are underway in Broadview neighborhood. BRI has received approval to move a threatened house owned by the University to a site near Bryan Park. All of these are urban infill projects which will capitalize on and improve existing infrastructure while locating families close to services and schools.

Eight additional units of supportive housing for people with disabilities for LifeDesigns are nearing completion in Miller Drive.

Affordable housing projects participating in a program administered by the local, state or federal government must comply with the income eligibility requirements for the required time period for that program. The new zoning ordinance ensures parity of location, design, quality and proximity to amenities within any market rate development.

The past year has been active in regards to developing and locating more access to emergency shelter and, alternatively, ways to keep persons and families that are experiencing homelessness, housed. The HPRP program, in particular, has increased coordination of services between agencies and successfully avoided many new events of homelessness. This program terminated in June, but generated increased awareness of networks of assistance in surrounding counties.

The department continues to dialogue with and attend events sponsored by the Apartment Owners Association to support retention of existing subsidized units. In response, HAND has increased its TBRA subsidies, doubling them from 2009 to over \$100,000 in HOME money last year.

The 2010 FMR still do not compare favorably with the market rate housing, tending to make affordable rentals more scarce, particularly in certain kinds of units with more bedrooms.

Talks are ongoing about the possibility of other inclusionary zoning initiatives.

Timeline

The timeline for these actions is ongoing. Developers are currently being invited to participate in an affordable housing efforts in a voluntary way. Within two years, a new comprehensive plan and potential new legislation is anticipated.

Conflicts in funding for emergency providers. Knowledge and coordination of how to access to the system.

At the present time many services are consolidating on the near south side of town. Shalom and Community Kitchen (emergency food provision) have moved to larger or improved facilities in that area. Shelters and food services are vastly more accessible with this change. The HPRP program has been terminated. Its legacy is a stronger network of contacts and a history of cooperation among agencies that did not exist before the program began. HPRP created a comprehensive inventory of services across the Region 10 Area. The Housing Network is actively advocating for continuation of this program. Current economic conditions have generated more emergency housing needs than ever before. Discussions with local agencies have identified problems in coordinating emergency funding to keep people housed. Many grants, for example, as provided through the Monroe County United Ministries, specify that they can only be used after “all other sources have been exhausted” and can only contribute limited amounts. This necessitates discovering what other resources are available before qualifying the applicants. In particular, Township Trustees offices have to be contacted and their funding availability verified. Additionally there are several faith-based providers that have resources for emergencies including Salvation Army, St. Vincent DePaul, Backstreet Missions and Agape House. This can be very labor intensive and bring about confusion between providers. People without transportation or telephone access are at a

disadvantage, because opportunities exist at multiple locations and conditions on availability change from day to day.

Township Trustees are legally obligated to file program guidelines with the County Commissioners office. They are required by law to give emergency aid but they may create their own programs. Clients must fill out an application for assistance which has a 72 hour turn around.

The implementation of the now defunct HPRP program through Centerstone necessitated a fair amount of research to determine all of the agencies who currently provide emergency rent and utility funds. A subcommittee of the Housing Network attempted to survey all the agencies within the six county area for the availability of emergency housing funds. This provided an overview of how emergency housing funds are distributed and the difficulties involved in obtaining them.

Actions to Address Impediments

The relocation of the Shalom Center and the Community Kitchen (emergency food provision) to larger or improved facilities in the last 12 months have improved accessibility to services and meals by centralizing services.

Members of the Housing Network are also participating in an initiative to develop a permanent supportive housing project within the city limits. They have been awarded funding to develop PSH on Bloomington's south side through the CSH Institute. The project will be administered by Options for Better Living (now Life Designs) and the Shalom Center. Currently the multi-unit part of the project proposed for the city's south side will house up to 28 units. This project is a true collaboration between multiple agencies.

After much community discussion concerning homelessness and the gap in services for families experiencing homelessness, a group of housing advocates secured an abandoned house from the hospital. It is now open to serve up to three families and has been rehabbed with private donations and \$4000 in city budget funds.

In 2012, the HSN successfully obtained a Jack Hopkins grant to do a survey of affordable units in Bloomington and the surrounding counties for the Housing Network. The local press has highlighted the fact that Bloomington's comprehensive provision of services to the homeless seems to be concentrating the number of people seeking help in the city of Bloomington, in some cases to the disadvantage of other facilities in nearby counties.

In order to balance these needs more equitably, by providing better information, a universal application or an improved intake process, the Housing Network launched an effort to develop a plan to address homelessness. They will be assisted by another federal grant to hold a CSH sponsored charrette that will develop a plan over a three-month intensive period.

Timeline

LifeDesign's Permanent Supportive Housing construction will begin in 2013.
The Regional Plan to Address Homelessness should be complete in early 2013.

Sharing of Local Data for HUD Reports

Although the Housing Network is more active locally than ever, the data which used to be commonly available through the Continuum of Care application is now restricted. Exhibit I, which summarizes and inventories the existing services within a community, is no longer accessible, because the method of submission has changed. Now agencies directly send their electronic information to the IHCD before it is collected locally. Valuable local data, used to develop plans and reports required by HUD for funding purposes is now inaccessible although still required to write HUD reports.

Actions to Address Impediments

HAND is one of very few members attending 100% of all meetings of the Housing Network. Data collected through the membership is invaluable but is still difficult when fed through the IHCD –HMIS (state) system to which the city is not connected. The Regional Plan as discussed above should integrate data to determine gaps in services. Discussions will address data sharing issues. The HSN is actively advocating for providers, including faith based, non-federally funded programs, to participate in HMIS data.

Timeline

This situation must change for HUD to obtain reliable information from PJ's. Staff will be working with the IHCD to describe the problem and its ramifications. Staff has continued cooperation from members, but applications are now submitted individually. Staff hopes to coordinate better with IHCD, the state agency with access to the most current data. Resolution anticipated by early 2013.

Environmental contamination in development areas.

The City of Bloomington has a history of neighborhood site contamination issues relating to its former industrial base. Because of a history of scavenging activities among lower income residents, PCB contamination is known to be present in several residential areas. The cost of discovery, testing and remediation of these sites is a continuing impediment to the development of low income housing and revitalization of older neighborhoods. Of most concern is the urbanized area to the northwest of downtown. This the location of the Bloomington Housing Authority developed in 1968. It also contains a Middle School and at least two childcare facilities. It is the administrative home of South Central Community Action Project. A large tax credit subsidized private housing project was

developed in 2008 in the Crescent Drive area after CDBG funds were used to improve sewer and utility infrastructure in the early 2000's.

Actions to Address Impediments

Since 2010, HAND continues to analyze infill projects, frequently hiring independent Environmental Consultants to insure the most professional assessments in areas of known contamination. A protocol of initial staff analysis followed by consultation with an Environmental firm has developed. Where this was a rare activity before, it has now become more routine as the Department stages new construction in the west side and other complex redevelopment projects.

Timeline

This impediment was also identified in the previous Consolidated Plan and only a long term and continuing commitment will be effective. Efforts to assist clean-ups are ongoing as opportunities for partnerships and acquisition present themselves. The department has consulted with a professional environmental firm on three occasions in the last year: Patterson Pointe senior housing, Shalom Center, and Oolitic lots (which were not pursued after a Phase I and II were completed).

Transportation

During the Con Plan public participation process, many of the interviewed mentioned problems with finding transportation to needed services. In a review of the availability of local transportation, HAND compared Bloomington's relative provision of service to other similarly sized cities (see transportation section). Bloomington Transit won the American Public Transportation Association's award in 2010 as the Outstanding Public Transit System for its size in North America.

Bloomington is exceptional in the comprehensive service it provides, including buses, both municipal and university owned, bicycle paths and amenities, Rural Transit, BT Access, buses for children using Parks Department programming, and Girls and Boys Club vans. Bloomington provides special services to youth, the elderly, and the disabled. Bloomington even provides assistance with understanding current routes and a program called bus buddies to accompany those who are uncertain about the use of public transportation in general. A gap in service with serious ramifications was identified and that is the location of the Ivy Tech campus and the Bureau of Motor Vehicles outside the municipal bus system. The inaccessibility of these two key services present an impediment to low income people.

Actions to Address Impediments

The pressing issue of linking city transit to the new location of Ivy Tech campus has been resolved. Bloomington Transit now serves the Ivy Tech Liberty Drive location, along with the new License Branch, served by Rural Transit. Persons going to the main Ivy Tech campus can transfer free between Bloomington Transit routes to/from Rural Transit routes at the 4th and Washington downtown passenger terminal. Hourly service to both

Ivy Campuses is available either through Bloomington Transit or Rural Transit. This linkage enables easy access to the main Ivy Tech campus.

Other issues remain: The area north of the by-pass on North Walnut Street contains subsidized units with several residents who are disabled. These areas are not well served at this time. There are physical infrastructure and access limitations that have not been resolved in the area.

Timeline

Necessary links to Ivy Tech and the License Bureau have been established. Isolated smaller pockets of subsidized housing off of the public transit routes continue to exist. With funding for public transportation shrinking at the Federal and local levels, it's not known if or when transit will be able to serve these pockets of subsidized housing, but the dialogue will continue. It is also possible that the merger between Indiana University Bus Service and the city will cover currently underserved areas for disadvantaged populations. Staff will continue to advocate for more flexible service.

Perception of affordable housing/Section 8

Another impediment revealed through the Con Plan community dialogue is the negative perception of affordable housing. Landlords are hesitant to create subsidized units, because of the stereotypes of Section 8 tenants. Convincing landlords to accept Section 8 tenants or create more subsidized units is challenging in the Bloomington rental market.

Also a part of this discussion is the need to improve the perception of public housing, to make it more desirable and attractive within its community. This institution is a major presence in the Upper West Side in their efforts to upgrade their aging buildings.

Actions to Address Impediments

In 2011, HAND sponsored R101 classes with the help of the Community Foundation, providing deposit money and counseling for prospective tenants. HAND and the BHA are currently collaborating on the redesign of public housing units to make them more accessible and upgrade exteriors. This effort has continued for the last 10 years and partnership is renewed with funding annually. HAND again worked with the Housing Authority, funding \$110,000 worth of improvements in 2011. Funds will be used to renovate existing rental units with new roofs, gutters and downspouts, masonry cleaning and graffiti barrier and install EnergyStar rated porch lights.

The Inclusionary Zoning discussion led by the Planning Department has been discontinued, but not before discussions with Landlords and developers occurred. They cited the unpredictability of zoning law within the city limits as an obstacle to building "workforce" housing. Affordable housing is a small segment of that category.

Timeline

Conduct R101 classes at least twice a year (funded) and more if additional grant funds are located.

Meet with the Apartment Owner's Association to address the need for additional Section 8 or subsidized units.

IV. Housing Data

Fair Housing Complaint Data

Barbara McKinney's report follows this document. There were no Fair Housing complaints in the last year that became legal cases.

Home Mortgage Disclosure Act (HMDA) Data

Many local lenders partner with the City of Bloomington Housing and Neighborhood Development Department to offer a wide variety of housing assistance programs. HAND reviewed both its internal and external (HMDA) data to determine if banks were an impediment to fair housing.

The majority of the banks in Indiana are rated Satisfactory and this is true for the more active lenders in Bloomington as well. Financial Institutions who partner with HAND have also received a rating of Satisfactory, including Bloomfield State Bank, Monroe Bank, United Commerce Bank, and Fifth-Third Bank. Indiana University Credit Union participates with HAND on a number of levels, but as a credit union does not receive a rating. Irwin Union declared bankruptcy in 2009 and is now First Financial. Monroe Bank was purchased by Old National Bank. The loss of this local lending facility has been disruptive over the last year. Monroe Bank was a perennial partner in mortgages and underwrote many local business investments.

A review of HMDA data (2010) for the Bloomington MSA showed the following:

Income Race and Ethnicity

Less than 50% MSA/MD	Applications Received	Applications Denied	Loans Originated
American Indian	1	1	
African American	0	0	0
Asian	4	2	2
Pacific Island	0	0	0
White	119	42	
Hispanic	0	0	0

Income, Race and Ethnicity:

50-79% of MSA/MD	Applications	Applications	Loans
Median	Received	Denied	Originated
American Indian	0	0	0
African American	3	1	2
Asian	7		6
Pacific Island	0	0	0
White	244	142	64
Hispanic	2	1	

Income, Race and Ethnicity:

80-90% of MSA/MD	Applications	Applications	Loans Originated
Median	Received	Denied	
American Indian	0	0	0
African American	0	0	0
Asian	5	1	3
Pacific Island	0	0	0
White	123	74	26
Hispanic	1		1

V. Evaluation of Bloomington's Current Fair Market Legal Status

The Bloomington Human Rights Commission is empowered to enforce the local anti-discrimination ordinance and to advocate for the civil rights of Bloomington's citizenry. It performs a range of educational and investigative activities. It also responds to complaints and questions concerning civil rights violations. Bloomington's Human Rights Ordinance promotes equal opportunity in employment, education, housing and access to public accommodations, regardless of race, sex, religion, color, sexual orientation, national origin, ancestry or disability. The ordinance also prohibits discrimination in housing on the basis of familial status.

BHR staff and HAND have been working to make investor's more aware of the new requirements for accessibility. The Departments have also collaborated on enforcing snow ordinances, without which it is almost impossible to travel in Bloomington using pedestrian ways.

Between June 1, 2011 and May 31, 2012 there were no new legal cases involving discrimination in the City of Bloomington.

VI. Identification of Impediments to Fair Housing Choice

A current Public Sector impediment continues to be zoning and site selection within the city. HAND and Planning continue to cooperate in the location and development of affordable housing sites in Bloomington. Planning has supported variance and innovative subdivision petitions for the construction of owner occupied affordable housing. In addition, language in the adopted Growth Policy Plan supports the goal of developing more affordable housing. One of the strategies is to provide funding for infrastructure improvements like sewers, paving and sidewalks in low income areas and areas with developable land. HAND will create partnerships with housing developers and provide subsidy through infrastructure upgrades.

VII. Assessment of Current Public and Private Fair Housing Programs and Activities

Summary of past year accessibility projects

During the past year Housing and Neighborhood Development Department provided modifications to create accessible homes through a number of programs. In 2011, we assisted 3 households through our Home Modification for Accessible. These projects cost \$ 10,219 and involved adding ramps to access the home, widening doorways to accommodate walkers and wheelchairs and modifying bathrooms with grab bars and toilets. The City also installed 950 feet of new sidewalks to accommodate all pedestrians. These infrastructure improvements cost approximately \$289,000 (including street improvements).

A Department policy requires that participants in the rehab or new construction programs must analyze and address accessibility issues on their property. All new construction projects are designed for ADA compliance. For rehabilitation of existing structures, each project is reviewed for accessibility and the issues are addressed as defined by the clients' needs and as the budget allows. The minimum requirement is that the unit be adaptable for disabilities other than wheelchairs. During the past year two clients were served under the Department Owner-Occupied program.

As part of its role in promoting affordable housing and its role in enforcing the rental occupancy code, HAND undertakes activities designed to inform the public of their fair housing rights. They work in partnership with the city legal department to update and enforce federal regulations pertaining to Fair Housing Laws.

Housing and Neighborhood Development

Summary of Public Input

Bloomington submit its Consolidated Plan in March of 2010. Data from the five Consolidated Plan Focus Groups and multiple Key Informant sessions included observations about Fair Housing. The following responses were collated from over 20 interviews. Following it are the results of a survey taken by 49 citizens. The following table summarizes the effort to solicit input for the 2010-2015 Con Plan.

Session	Topic/Focus	Agency	Date	Place
Focus Group	Affordable Housing	Multiple	7/21/2009	Banneker Center
Focus Group	Social Services	Multiple	7/28/2009	Community Kitchen
Focus Group	Economic Development Focus Group	Multiple	8/4/2009	McCloskey
Focus Group	Homeless Issue	Multiple	8/11/2009	Shalom Center
Focus Group	Community Development	Multiple	8/20/2009	McCloskey
Key Informant	Emergency Food	Shalom Center	11/13/2009	Shalom Center
Key Informant	Community Development	Community and Family Resources Commission	11/17/2009	Hooker
Key Informant	Substance Abuse	Amethyst House	11/19/2009	On site
Key Informant	Youth Issue	Rhino's Youth Center	11/23/2009	On site
Key Informant	Economic Development	Community Foundation	11/24/2009	On site
Key Informant	Elderly	Area 10 Agency	11/30/2009	On site
Key Informant	Economic Development	Workforce Development	12/1/2009	Hand Offices
Key Informant	Economic Development	BEDC	12/1/2009	On site
Focus Group	Indiana college students	Indiana college students	12/3/2009	Woodburn
Key Informant	Health Case	Volunteers in Medicine	12/7/2009	On site
Key Informant	Economic Development	Bloomington Downtown Commission	12/7/2009	McCloskey
Key Informant	Housing	Housing	12/10/2009	McCloskey

		Network		
Key Informant	Economic Development	BUEA	1/6/2010	Mccloskey
Key Informant	Low Income Issues	Bloomington Township Trustees Office	1/11/2010	On site
Key Informant	Youth/Education	MCCSC	1/11/2010	On site
Key Informant	Homeless	Backstreet Missions	1/20/2010	On site
Key Informant	Youth Issues	Big Brothers and Big Sisters	1/21/2010	On site
Key Informant	Food Delivery	Food Bank	1/22/2010	On site
Key Informant	Low Income Issues	Monroe County United Ministries	1/25/2010	On site
Key Informant	Legal service	Indiana Legal Service	2/14/2010	On site

When staff met at the administrative or clinical facilities of the informant, the location was called “on-site.” The following comments were gleaned from the numerous surveys and comments they HAND documented in their interview process. They have been edited to pertain only to the Analysis of Impediments. The complete document is attached to the 2010 Consolidated Plan.

Topic	Comment
Barriers	Not able to work with city on legal foreclosure clients through IACED.
Barriers	More support from the city to the Housing Network.
Barriers	Mindset
Barriers	Competing for same donors
Barriers	Low wages
Barriers	Increase demand
Barriers	Decreasing resources
Barriers	Lack of understanding in the community of the need
Barriers	Looking at social services as a private versus public business
Challenges	Hunger
Challenges	Housing for lower income
Challenges	Dental Care. VIM only provides an assessment there is a waiting list for treatment
Challenges	Underemployment: VIM served the working poor (\$7 an hour)
Challenges	Lack of financing for construction, inventory; it is even difficult to get stimulus money
Challenges	Several housing projects are being held up by funding that used to be accessible, it's almost an all cash economy

Challenges	Providing accessibility to historic buildings
Challenges	Affordable Housing for families both large and small
Challenges	Rental Housing at or below FMR so it can be subsidized (Options now has a waiting list)
Challenges	Location of 1 bedroom apartments
Challenges	Landlords willing to take Section 8 or a subsidy
Challenges	perception of tenants
Challenges	Section 9 should meet local standards for rental housing
Challenges	Security Deposit needs (pot of money not replenishing the revolving fund)
Challenges	Training for self sufficiency –need credit training to make them self sufficient beyond 6 months
Challenges	Availability of mixed income housing in the township
Challenges	Crescent Point (tax credit) development: Have had 7 requests for assistance up until mid-Nov. They allow people to occupy mid-month and then request assistance with the first full month's rent. All have been denied. Complex is nearly full No on-site management Seeking non-profit sponsor to confirm if regulations concerning income verification are being followed.
Challenges	Arlington Park Apartments are also having problems, buildings are in decline
Challenges	No emergency options for intact families: Agape takes no males, others take no children
Challenges	Traditional workforce training.
Challenges	Ability to development land - limitation with City's security service boundary. It's a hard economy to build something-financing can be difficult. Limitations with parking and landscaping create issues.
Challenges	Operating funds for social services.
Challenges	Transportation – parking or navigating the bus system. Public transportation takes a long time.
Challenges	Economic Development that gets at the root of poverty. <ul style="list-style-type: none"> • A lot of economic development is geared toward white collar jobs. What about factory jobs? What's the road map to a living wage jobs?
Challenges	Family housing / homeless/ displaced households.
Challenges	Affordable Housings <ul style="list-style-type: none"> • People working at low-income jobs who can't afford housing. • Lower middle income households. • People standing off and want to buy a new place.
Challenges	Balance need at IU and a hometown Indiana Community.
Challenges	Affordable Housing _ even subsidized housing requires 30% of gross income, This is failing, as much 51% gross being spent on

	<p>housing, if they spend 34-50% then they can be identified as struggling to afford housing.</p> <ul style="list-style-type: none"> • Statistics for MCUM families • Spending 1/3 of income or less 896 • Spending 34-50% 314 • Spending 51% or more 612 <p>Welfare revision has been catastrophic, call center has caused increased food demand, failure to process food stamps, failure to provide emergency food,</p>
Challenges	Need more emergency food service, 20K lbs of food needed more than demand. Not a long term monthly solution Served 1500 clients for food.
Challenges	Everyone has access to food
Challenges	Lack of good paying jobs
Challenges	Transportation – no ability to access services, Need more routes, later rates in regards to time, routes outside city.
Challenges	Lack of health insurance for individuals, making choices between health care and food.
Challenges	Space issues because of need of services
Challenges	Funding
Challenges	<p>Affordable housing continues to be a big problem which further manifests as a homeless problem.</p> <p>It hasn't hit so deeply here but people may lose their homes without help. Others need help to stay in their homes and keep them maintained.</p>
Challenges	Homelessness and affordable housing. Within the social services we need consolidated effort to get jobless/homeless back into jobs and from there into stable housing. And we still have no family shelter. Re affordable housing I want to see those with incomes slightly above the median included in any program we develop – for example individuals and couples who are working at university staff jobs and cannot quite afford to buy that first house.
Challenges	Jail order crowding and the need for support systems.
Challenges	No preventative programs for people coming out of jail.
Challenges	No services for inmates transitioning out of the jail system.
Challenges	The ability of people with felony charges over credit etc. to get housing credit stigmatism associated with certain classes of individuals
Challenges	Transportation issues for clients
Challenges	Transportation- although served by BT Access, Bloomington Transit and Rural Transit, the demand is greater than what is provided
Challenges	In home care funding; not fully funded, some pay privately, other cost share
Challenges	Wait list for home delivered food, County provisions are donation based, city has meals on wheels.

Challenges	With new stimulus money they are providing vouchers to eat at a local restaurant “The Village Inn”
Challenges	Housing is one of top three needs: priority is on home support rather than nursing homes, saves per diem money if services are provided at home
Challenges	More homeless kids than in the past, which puts a strain on the agencies. Agencies that relying on giving are facing difficulties. MCCSC has a position to over-see social workers.
Challenges	Increasing needs to decreasing funding <ul style="list-style-type: none"> • Homeless assistance • Hunger • Jobs (under employment)
Challenges	Education – need to educate those who are less fortunate. <ul style="list-style-type: none"> • Impact positively with education
Challenges	Education and employment – second highest educational attainment in states, but we also have a high drop out rate. We also have one of the lower wage levels.
Challenges	Affordable Housing – for everyone. Property is very expensive in town. <ul style="list-style-type: none"> • Public housing should be scattered / disbursed throughout town. Although BHA has improved the public housing.
Challenges	High labor force participation rate – (How many people are working). Lots of people work part-time – but people are under-employed. Under-employment is defined by the person who has the job.
Challenges	Lots of community services for a community this size. Lots of non-profits to help.
Challenges	Lots of public – private partnership. It’s a free partnership. Looking out for community’s best interest.
Challenges	Operating funds for social services.
Challenges	Transportation – parking or navigating the bus system. Public transportation takes a long time.
Challenges	Economic Development that gets at the root of poverty. <ul style="list-style-type: none"> • A lot of economic development is geared toward white collar jobs. What about factory jobs? What’s the road map to a living wage jobs?
Challenges	Birth – to – S: How to give kids a good start in life; Jail population prediction is based on 3 rd grade reading scores. <ul style="list-style-type: none"> • Hired a coordinator for this initiative. • Coordinate what is going on. • Raising public awareness. • What are the gaps? No indoor play place for little kids. • Need affordable quality childcare.
Challenges	Family housing / homeless/ displaced households.
Challenges	Maintenance costs not affordable, education homeowners

Challenges	Equity not as accessible
Challenges	Affordability
Challenges	Zoning code
Challenges	Livability loss of smaller houses to Hi-density
Challenges	Parking still an issue (for elderly) accessibility to public places
Challenges	Affordability
Challenges	Neighborhood plan for Westside
Challenges	Condition of some of homes (need upkeep)
Challenges	Homeless people in Butler Park switch yard area
Challenges	Homes not being rehabbed by Habitat
Challenges	Side-walks, cross-walks on the 17 th ST, more lanes for bicycles.
Challenges	Better bus routes, more alternative transportation methods, very limited bus time.
Challenges	Landlord changes for the students apartments renting.
Challenges	Accurate homeless count
Challenges	Increased need for services less funding to support
Challenges	No affordable housing for low income
Challenges	Market supports student housing/luxury housing
Challenges	City should be sensitive to lower classes/gentrification
Challenges	Housing for those with criminal history and families
Challenges	Operating support for agencies (funding)
Challenges	More city interest on issue of overnight shelter—2 nd street vacant houses (this winter) or church building
Challenges	Local government should commit funds to shelter how much should they do?
Challenges	Housing better than prison providing services before incarceration
Challenges	City should take leadership in bringing in business/apt owners in community, solving homelessness
Challenges	SRO housing for working poor—smaller spaces
Challenges	Need address to be part of community-obtain services
Challenges	Cooperative housing
Challenges	Bus routes are limited
Challenges	Criminal justice system creates worse problems
Challenges	City should help craft perception of homelessness and its importance
Challenges	Finding out how agencies “fit” in system
Challenges	Need for space to sleep during day and public restroom
Challenges	Conditions of alcoholism and mental illness in population (untreated)
Challenges	Finding place to sleep outside without harassment
Challenges	Bus ticket to job location doesn’t solve eating without paycheck
Challenges	Sleeplessness an issue among homeless (only limited time in a shelter)
Challenges	Can get transportation or housing to keep job
Challenges	Reputation of homeless who are suffering from substance abuse

	and mental illness
Challenges	Medical care non-existent
Challenges	Medical—need local ID's birth cert.
Challenges	Retaining benefits when homeless (Medicaid) VA
Challenges	Inadequate family shelter
Challenges	Legal challenges
Challenges	Affordable childcare
Challenges	Clubhouse for persons w/ mental illness
Challenges	Loss of food stamps & Medicaid
Challenges	Loss of jobs
Challenges	Immigrants w/ difficulty acquiring jobs
Challenges	Donor funding directing to basic needs from other type organizations
Challenges	Youth employment opportunities
Challenges	Working w/ the state <ul style="list-style-type: none"> • Funding • Communication
Challenges	Medicaid waiver waiting list
Challenges	Emphasis on technology
Challenges	Need for food
Challenges	Prison release program
Challenges	War on the poor
Challenges	Lack of treatment centers: juveniles with mental illness
Challenges	More paperwork/ID required to receive services
Challenges	Demand exceeds supply for emergency shelter/family shelter
Challenges	mental illness support housing
Challenges	Transportation <ul style="list-style-type: none"> • Getting to work • Accessing services • Expensive
Challenges	Space issues for SS agencies
Challenges	Catch-22: housing in county but public transportation is on the city limits
Challenges	Perception of liberalism
Challenges	Agency: administration costs
Challenges	Donor giving down
Challenges	Bloomington has more resources than other places, at what point to we enable by making assistance too easy to get?
Challenges	Jobs are needed: low income jobs don't allow a living wage,
Challenges	Many work several part time jobs
Challenges	Housing costs are affected by the University –need to save a t least \$1000 for deposit
Challenges	Difficulty with people waiting for SSI
Challenges	Dealing with panhandlers- should all have opportunities for housing since shelters aren't full

Challenges	Decrease in operating funds from state & local gov't
Grant Process	County process could be more transparent county have a process for funding
Grant Process	required to create new program to receive funding
Grant Process	Change mindset of funders that we need to sustain basic services in community
Grant Process	1 yr vs. ongoing funding
Grant Process	Funding pie being sliced too thin among applicants
Grant Process	Continuum of funding
Grant Process	CDBG process long
Grant Process	Adding funding to CDBG funds to make more available for operation
Grant Process	We have an increase in family violence with no increase in available services
Grant Process	Improved collaboration with faith-based organizations
Men's Shelter	Started 1995 and is a mission with a Christian non-denominational requirement
Men's Shelter	There are 28 men's beds and several programs: <ul style="list-style-type: none"> • 7-day stay renewable every 30 days • 9 day stay with the understanding they will look for work • 60 days stay while looking for work • Year long for special needs
Men's Shelter	70% of clients are drugs and alcohol abusers
Men's Shelter	If it is 30 degrees or below, anyone may stay that night
Men's Shelter	On cold nights they have had up to 25 clients. Their nightly average is between 15 and 20.
Men's Shelter	In the Westplex building they have a soup kitchen, dormitory shelter, and administrative offices. They provided 45,00 meals last year. They provide meals to 30 people at Arbor Glen
Need to Improve	Wages; Opportunities in entry level
Need to Improve	Transportation <ul style="list-style-type: none"> • Run times (Late/early) – Limited Schedule • Long Routes • Legislative Restrictions • →IVY TECH, ETC. * Problem for Commuting
Need to Improve	Owner – Occupancy in core neighborhoods <ul style="list-style-type: none"> • Housing Costs • Assistance to Family to buy homes
Need to Improve	Lack of 1-Bedroom Available.; Affordable, on Bus line <ul style="list-style-type: none"> • Allow Fonzi Flats (Enforcement) • Few "Boarding Houses"/ Cooperative Housing
Need to Improve	Homelessness / services case mgmt, education lead to contributing members / shelters
Need to Improve	Develop businesses to utilize workforce with lower skills, entry •

	level
Need to Improve	Cultivate local opportunities/talent
Need to Improve	Collaborations among NFPs to utilize entry-level workforce (e.g. Arts organization's juvenile programs)
Need to Improve	Apprenticeship programs
Needs	Elder care – are there gaps
Needs	Health care – life style issues.
Needs	We need to step up the weatherization. Grants for energy audits and then help execute the needed energy loss mitigation.
Needs	As above—transportation expansion. Also would like to see some more city support of free medical clinic—not sure if there is a current relationship there or not at the moment.
Needs	Transportation -- we need continued expansion of mass transit – additional busses and routes, reduced wait time, downtown trolley to parking garages. Above all we need consolidation of city, university, county services
Needs	Parent education- especially for kids having kids. What can we do to make sure they have a safe pregnancy? How can we develop parent skills to help kids prepare for kindergarten? Parenting skills.
Needs	Nutrition – not using drug/alcohol.
Needs	Public transportation is pretty strong. Boys and Girls Club/YMCA. Before and after school is availability.
Needs	Access to information is important. Information is provided a lot through email. Connectivity is huge. Doesn't want to see void widen between haves and havenots.
Needs	Downtown shuttle
Needs	Better capacity for low-mod income health care <ul style="list-style-type: none"> • Need to better inform the public/greater visibility • Doesn't fill every need
Needs	More consolidation of services to operate more efficiently
Needs	Expanded bi-lingual out read program
Needs	Day work center
Needs	Senior services / senior housing
Needs	More youth to stay in school programs. How do you encourage kids to stay in school? Why are the high schools on separate programs or schedules? More of a connection with education. More applied learning. Use education as a means to get jobs. More tech schools, Junior colleges, etc. Teach kids how to learn.
Needs	Need to develop better skills – reading, math, etc.
Needs	Housing rehab program dealing with habitability of housing stock for tenants.
Needs	Temporary loans for foreclosure/delinquent clients.
Needs	People with disability inherit property with mortgage not able to receive Section 8 to pay mortgage.
Needs	ADA complaints tied to permitting process

Needs	Private right of action for tenants to sue in court along with attorney fees.
Needs	Employer sponsored housing where local employers help secure housing nearby the work place.
Needs	More taxi surveys.
Needs	Snow removal, The Enhanced Deicing Salt.
Needs	Ceilings on rent
Needs	Coordination of services – now looking at Central Indiana Community Network- share information about clients
Needs	Family Shelter still a need: possible to share support for a family month by month.
Needs	Don't take sex offenders because of school location
Needs	Work with police to develop progress for mental ill, train them in CIT
Next 5 Years	Help more people
Next 5 Years	Need better dental coverage: only clinics demand money up front
Next 5 Years	these clinics are serving middle class people now
Next 5 Years	Education as a component: understanding of chronic disease
Next 5 Years	Establish programming as a replacement for emergency room visits.
Next 5 Years	Make downtown a clean safe place
Next 5 Years	New housing subsidies not tied to homelessness
Next 5 Years	Help provided before people become homeless
Next 5 Years	Case management for people who don't have special needs
Next 5 Years	Life Skills training
Next 5 Years	Free drug treatment programs
Next 5 Years	Reconnect fees
Next 5 Years	Habitat needs to build in diverse in core areas rather than focusing in one portion of the City of Bloomington, Indiana
Next 5 Years	Family Shelter: partner with those agencies already in the business Martha's House
Next 5 Years	More assistance in paying rent and utilities.
Next 5 Years	More incentives to convert rentals to owner-occupancy.
Next 5 Years	Old Honda dealership may hold possibilities for income diversity and inclusionary zoning
Next 5 Years	Tool to do workforce preparation.
Next 5 Years	Job creation for people who need it.
Next 5 Years	Come together as a community for birth – to – 5 with a shared vision.
Next 5 Years	Inclusionary zoning ordinance for housing max.
Next 5 Years	Fix the jail issue – overcrowding, what happens when they come out, etc.
Next 5 Years	City non-profit funding tied to cooperation.
Next 5 Years	Bloomington has to recognize that it is a huge collector of people who use its services

	Don't add more
Next 5 Years	Strengthen basic services have had to cut hours of service for food from 5 to 3 days a week
Next 5 Years	Commodities are required to be available all the time thinking of restoring hours rather than denial
Next 5 Years	For those who use emergency food services 460 out of 1500 are full time workers, 1/3 are on disability or SSDI, pending disability another 80 and chronically unemployed 20%
Next 5 Years	Consider allowing agencies to apply for multiple programs for administration money from CDBG.
Next 5 Years	Conversation about social service campus
Next 5 Years	Looking at the continuum of care more closely and how the care connects from birth to death.
Next 5 Years	In system be more proactive in seeking social services vs. reaching in agencies need to supply them with information.
Next 5 Years	Food delivery system preserved
Next 5 Years	Strengthening of shelter services, including funding permanent home for winter shelter.
Next 5 Years	More owner rehab for old houses with owners for can't afford the upkeep but have a house which is in need of it.
Next 5 Years	Purchase rehab is another way to get the most from our money. By purchasing and reselling after rehab, our funds can be used repeatedly over time. I am not sure new construction is a good option for affordability. Our money may go farther and help create homeowners. When you help someone be a homeowner, which is potentially permanent affordability for that family.
Next 5 Years	As per my comments on transportation and medical clinic. Transportation, esp. if leveraging local or regional manufacturing facilities (is this possible?) could have multiple positive impact. City involvement in medical issues for low income families is current and critical as healthcare continues to be discussed at a national level. I would love to see our city become a testing ground for new ideas and maybe a role model for other cities. I have no specific ideas, just think Bloomington has what it takes to tackle big problems creatively and show how things can be addressed in new ways.
Next 5 Years	Additional turnover of rental to home ownership. Incentives for those marginally above the median income but unable to buy their first home.
Next 5 Years	Consolidation of all jobless/homeless social services
Next 5 Years	Consolidation of all mass transit under one admin. body
Next 5 Years	Continued extension of greenways – in particular Allen St as combination of E-W spoke of greenway plan, Safe to Schools path, and Bicycle Boulevard
Next 5 Years	Assuming Bloomington Hospital moves, a contingency plan for

	use of abandoned hospital buildings and plant
Next 5 Years	Extension of Complete Streets policy to all city street and transport projects (now applies only to Fed funded)
Next 5 Years	BUEA serves a variety of useful purposes to a variety of groups- maybe too many groups given the challenge of marketing ourselves. But the BUEA has a limited life span and will not survive in its current form. The revenue streams are changing and being reduced. We'll need to create a new vision for ourselves and a method for morphing- for creating a long-term community benefit.
Next 5 Years	Additional housing for work release individuals
Next 5 Years	More family oriented services- understanding how to assist person in crisis
Next 5 Years	Reentry programs
Next 5 Years	Streamlining of grants and consolidation of services for agencies
Next 5 Years	Pod arrangements: one case worker with several rooms for residents
Next 5 Years	Adult day care that is not affiliated with a nursing home, "Partners" Tuesday Thursday only, the city of Bloomington need a senior center
Next 5 Years	Another residential facility in the city with access to bus lines: adapting motels is a possibility
Next 5 Years	Shared Housing for seniors or group homes.
Next 5 Years	Social agencies will continue be important.
Next 5 Years	Need a juvenile justice center. It's a huge void. If we can keep them in school because it is better all around.
Next 5 Years	A community vision that isn't politically motivated
Next 5 Years	More alternative transportation connections
Next 5 Years	Vibrant IU Tech Park that is growing...
Next 5 Years	Look at ways to provide more education / career development opportunities
Next 5 Years	Provide adequate needed affordable housing <ul style="list-style-type: none"> • Increase of units that we can sell (home ownership), need more money • Relook at funding process for social services • Mobile healthcare / food distribution
Next 5 Years	More – higher commitment to applied learning. Certifications for people. Focus to improve employment in the community. Use this to attract more, different jobs. Jobs in manufacturing are more medical products vs. durable goods. We don't do enough to promote ourselves as a medical manufacturing hub.
Next 5 Years	Neighbors share and help with maintenance (habitat model)
Next 5 Years	City work with not for profit to build hi-rise for low-moderate income elderly downtown
Next 5 Years	Help Sec. 8 become home owners

Next 5 Years	Coops
Next 5 Years	Cost must be under 100K
Next 5 Years	Alternative construction methods
Next 5 Years	Educate lenders
Next 5 Years	Need restrictions on rental properties
Next 5 Years	Inclusionary zoning
Next 5 Years	Many programs—summarize statistics
Next 5 Years	University will continue to grow both a benefit and an obstacle need to accommodate
Next 5 Years	Community should work with university to shift students back to on-campus housing
Next 5 Years	City/Agencies should look into buying affordable housing in neighborhoods to rehabilitate
Next 5 Years	Create fund from development fees
Next 5 Years	Supportive housing for MH clients need protection; don't always fit in neighborhood
Next 5 Years	Zoning requirements (fences) can increase costs “aesthetic” zoning
Next 5 Years	Conflict “Aesthetics” and affordability
Next 5 Years	24 hr parking enforcement use money towards housing issues
Next 5 Years	Can city monies be diverted to housing development
Next 5 Years	Kirkwood be pedestrian only.
Next 5 Years	More recycling at the rental units
Next 5 Years	More parking at downtown and free parking
Next 5 Years	The parking ordinance should be changed. The garage free parking time should be changed.
Next 5 Years	Extend the parking time limit.
Next 5 Years	The parking inspectors' attitudes and behaviors.
Next 5 Years	SRO
Next 5 Years	24 hr continuum of care from homeless to having a home
Next 5 Years	Single point of entry and a solution
Next 5 Years	Community footers individuals in need
Next 5 Years	Agencies should get past “professional ethics” to really know homeless as individuals mentoring for homeless programs
Next 5 Years	Need to have better regional alignment of funding, expectations and services must have broader public support among municipalities
Next 5 Years	Change language to avoid negative perception if person experiencing homelessness
Next 5 Years	Mentoring should not imply hierarchical position
Next 5 Years	Police attitudes infer negative perception
Next 5 Years	Provide safe place for everyone (including addicted) every night- 24 hr shelter
Next 5 Years	Tenants pay rent need more moderate skill jobs that are full time (impact of NAFTA) “housing first” model

Next 5 Years	Denial of addiction/illness needs to be resolved
Next 5 Years	Paying staff so difficult that programs suffer baseline support to focus on issues services not fundraising
Next 5 Years	Criminal justice system should support rehabilitation not only punitive “therapeutic justice”
Next 5 Years	Police training to deal with complex issues relating to homelessness (mental issues)
Next 5 Years	Head count—importance has gotten distorted in its connection to funding
Next 5 Years	Re-entry program “oxford house” started by past inmates, cooperative housing zoning code obstacle
Next 5 Years	Youth housing not available for those not living with family=
Next 5 Years	Assistance for those with spotty employment thru local business opportunities
Next 5 Years	Circles program format should include most needy
Next 5 Years	Shouldn’t separate secular humanism from Christian values both should work together
Next 5 Years	Establish funding priorities highways/shelter?
Next 5 Years	Schools more of a learning environment
Next 5 Years	Less need for social services
Next 5 Years	Little more collaboration of similar services
Next 5 Years	City build SRO housing at Motel 6
Next 5 Years	5 businesses who work with people to train them in self-sufficiency
Next 5 Years	Successful clubhouse program for people with mental illness
Next 5 Years	More alternatives for kids who drop out of school
Next 5 Years	Greater food production
Not Working	Not all specialists believe in volunteering services to the poor
Not Working	Patients charged 20% of Medicaid payment up to \$100 for services cap
Not Working	Mental health services have need far beyond the what is offered
Not Working	Employee parking still a problem
Not Working	Loss of office space users has reduced foot traffic downtown and consequently business.
Not Working	Transportation and those with disabilities (the DMV and Ivy Tech are not located within the city) BT access only on specific routes; Sundays are not served at all
Not Working	Gaps in services: Childcare
Not Working	Transportation for daycare
Not Working	Programs for low income children can’t participate in sports and after school activities
Not Working	Housing for families
Not Working	Case management for individuals
Not Working	Credit problems
Not Working	Causes of need which make people approach the township: lay-

	offs, reduced hours, wage earner leave household, illness. These are increasing
Not Working	Small town with small economy so an opportunity is limited.
Not Working	Communication between organizations is kind of lacking. Program information – collaboration on similar effects.
Not Working	Elder care – only an agency really does this. Are there gaps?
Not Working	Not enough volunteers for “Circles”.
Not Working	Bus runs don’t support late shift workers; Food Service is difficult to provide for bus riders
Not Working	Use both Community Kitchen and Mother Hubbard’s Cupboard (which has a narrower Need) Feels as if the multiple sites are not duplicating services because they serve differing populations
Not Working	Put together more youth activities
Not Working	Housing together youth services providers as well as other social service providers
Not Working	Don’t have a good handle on emergency shelters
Not Working	Having family shelters
Not Working	Lack of communication between homeless shelters
Not Working	Additional services needed by community
Not Working	Healthcare
Not Working	Homeless family structure
Not Working	Mental healthcare for the low-income
Not Working	I am concerned that using our funds on new construction projects is not always the best and most cost effective way to spend our money. Spending on something permanent like a homeless shelter building might be a long term boost to address a deep local problem.
Not Working	We still don’t have a robust public transportation system—this would increase community access for lower income folks and reduce environmental impact of higher population.
Not Working	I think we still have neighborhood problems with control of rentals, overpopulation i.e. zoning violations, and have issues with regulation and fining.
Not Working	Our social service agencies are inefficient handling jobless and homeless. Agencies overlap services and we have competition between agencies. We need common administration and discrete services. Drops in property values could mean drops in property tax revenues! Does our city then take budget-cutting measures similar to the state?
Not Working	Certainly we have a visible homeless population and compassionate residents that are motivated to find a solution. But current resources are strained and a weak economy makes the situation more dire. I'm not an expert in homeless shelters but

	current options seem to be limited to charitable solutions funded by donations. Is it too far outside the social consciousness to suggest innovative work-relief housing? Where does social service innovation go when traditional solutions aren't working?
Not Working	Proposal model of juvenile/detention center
Not Working	Not engaging students to be involved in social programs
Not Working	Youth services
Not Working	Male victims of domestic violence or sexual abuse program to help address issues
Not Working	More psychiatric care
Not Working	Help men who have grown up in abusive families.
Not Working	Homebound Food Pantry: only able to serve those over 60, there is a gap for those who are younger or disabled.
Not Working	General weakness in provision to those with mental disabilities who are also elderly and low income
Not Working	Assisted living that accepts Medicaid clients, there is no provision and often go to full nursing home situation, no existing assisted living arrangement accept Medicaid.
Not Working	No single vision <ul style="list-style-type: none"> • What's the community going to look like 10 yrs from now
Not Working	Reaching more of the population that need D and A or mental health assistance
Not Working	School growth issues
Not Working	Need for affordable day care and after school programs
Not Working	Income issues <ul style="list-style-type: none"> • Need to educate about HAND income guide lines • Need to file gap with people who make more than 80%, but not enough to do it on their own. • Neigh. Assoc. Capacity
Not Working	The No.6 bus, limited time in bad weathers.
Not Working	The \$2 trash sticker is reasonable?
Not Working	Dumpster, not enough, recycling.
Not Working	More youth services.
Other thoughts	Preservation of green space by Butler Park
Other thoughts	Think about providing affordable housing along with new construction housing projects
Other thoughts	Providing job training in area of rehab
Other thoughts	Providing stabilization to families near tri-north
Other thoughts	Lack of public restrooms in DT and along the B-line trail
Other thoughts	Place for people to be sheltered while waiting for a bus. Need buy in from IU
Other thoughts	Better bus routes
Other thoughts	Dealing with vacant properties that are allowed to deteriorate by the owner

Other thoughts	Program to restore limestone walls and provide job training
Other thoughts	Revisit 3 unrelated adults ordinance
Other thoughts	Student vandalism to properties
Owner Occupied State	Pressure of rentals/some neighborhoods too expensive for Owner Occupied
Owner Occupied State	Speculation drives prices up. 1st time homebuyers can't afford
Owner Occupied State	Housing forced to suburbs. Expensive to commute (not self sufficient – isolation from public transport
Owner Occupied State	Regular market too expensive for low income, difficult to build under 127K
Owner Occupied State	Problem with zoning doesn't allow duplexes, granny flats
Owner Occupied State	Granny flats are being converted to rentals (enforcement)
Owner Occupied Trends	Rents continue to escalate even with many new units
Owner Occupied Trends	McMansions and landlords driving up cost. City OO replaced with rentals
Owner Occupied Trends	Parents buying properties for their sons & daughters at university
Owner Occupied Trends	Enforcement an issue, complaints met with hostility
Owner Occupied Trends	Hope for affordable housing downtown
Rental State	Too many too expensive for native Bloomingtonians
Rental State	FMR units are not safe are substandard
Rental State	FMR units are not safe are substandard
Rental State	Overcrowding
Rental State	SSI=\$675/MO
Rental State	Transportation/Health issues complicate
Rental Trends	No change expected
Rental Trends	Stricter zoning requirements
Rental Trends	Limit Hi-rise market development
Rental Trends	Community study: What do we need to build
Rental Trends	Foreclosure going down because of state fee \$50
Rental Trends	Occupancy 90-94%
Rental Trends	Rooming houses may be a solution for alternative housing/so far neighborhoods not receptive because of student population
Rental Trends	Explore co-housing
Sky's the Limit	Truly affordable housing
Sky's the Limit	Diverse business models <ul style="list-style-type: none"> • Public / private partnerships • Cooperatives • ESOPs

Sky's the Limit	Traditional manufacturing <ul style="list-style-type: none"> • Community- defined product • Sustainable; quality ;marketable
Sky's the Limit	Set goal
Sky's the Limit	Identify talent, need — inclusive <ul style="list-style-type: none"> • Broad search — move idea forward, micro lending, vc, angel inv.
Sky's the Limit	Peer counseling: to move ideas forwards
Sky's the Limit	Zoning flexibility for home- based biz → cottage industry
Sky's the Limit	Invest in transportation <ul style="list-style-type: none"> • County / city/ IU • Light rail
Sky's the Limit	Walkable community <ul style="list-style-type: none"> • Neighborhood grocery • Economies of scale? <ul style="list-style-type: none"> ○ Lower rent ○ Lower cost of living • Sidewalks/ side paths – multimodal
Sky's the Limit	Rail link to Indy, airport, bus → Economic impact
Sky's the Limit	Job creation <ul style="list-style-type: none"> • Match jobs to skills • Match Trans. To jobs
Sky's the Limit	Quality, affordable childcare <ul style="list-style-type: none"> • Wage subsidy for childcare professionals
Sky's the Limit	Re-entry programs <ul style="list-style-type: none"> • Mommy/ Daddy track
Sky's the Limit	Community carpools, ride board – Bloomington – Indy
Sky's the Limit	Collaborate with churches → think tanks to solve communities Problems, including education
Sky's the Limit	Local trade schools – carpentry <ul style="list-style-type: none"> • Union labor/ trades • Apprenticeships → subsidy
Sky's the Limit	Replace need for and eliminate predatory loans <ul style="list-style-type: none"> • Alternate, programs
Sky's the Limit	Student loan forgiveness or alt. Repayment strategy- public service
Sky's the Limit	Scholarship for pursuing <ul style="list-style-type: none"> • Public service careers / education
Sky's the Limit	AmeriCorps for Bloomington (e.g. Merrillville/lake co.)
Sky's the Limit	Bloomington Hospital jobs stay downtown * Broad education, all sectors* <ul style="list-style-type: none"> • Continuous conversation • Bring more diverse representation to table <ul style="list-style-type: none"> - Invitations - Transportations to/from meetings or alt.

	Communication methods
Sky's the Limit	Assess skill, dreams of unemployed , underemployed <ul style="list-style-type: none"> • help realize potential
Sky's the Limit	Info marketing, at shalom, bus station
Sky's the Limit	Central info location <ul style="list-style-type: none"> • Library • Resources at library • Non-web vehicle
Sky's the Limit	IU ideas and resources for Bloomington education.
Sky's the Limit	Affordable housing homeownership <ul style="list-style-type: none"> • E.g. Sect.8 • Chg apartments to owner-occupied
Things For Kids	Kids need health care. Parents can't afford for kids to see specialists, i.e. Allergy Docs. Need health care.
Things For Kids	Transportation is hard for kids under 16 or without cars.
Things For Kids	Parenting skills – need responsible parenting
Things For Kids	More equitable policies at schools.
Weathering the Storm	Cutbacks on level of activities
Weathering the Storm	Delay in hiring/no increase in staff hours/staff burnout
Working Well	Bloomington Hospitals commitment: leads by participation
Working Well	Atwater eye clinic Collaboration
Working Well	Volunteering physicians
Working Well	Referrals from Centerstone and others increasing
Working Well	United Way assistance
Working Well	New location on Second is easier to access and has greater participation because of it.
Working Well	Free patient assistance with medicine provided
Working Well	The city sponsored events have helped retailers feel that they are not alone
Working Well	The Parks Department has been very supportive
Working Well	B-Line improvements show city commitment
Working Well	Housing density downtown has helped increase pedestrian traffic which supports restaurants and Black's package store
Working Well	BUEA façade grants
Working Well	Parking issues are not as much discussed as they were
Working Well	Emergency food service
Working Well	CoC agencies working together well for example on the HPRP program
Working Well	Other agencies : Centerstone and Middleway are very strong
Working Well	Homeward Bound collaboration working well
Working Well	HOPWA performs well
Working Well	VASH veteran's housing program
Working Well	Stepping Stones will add to 9 beds in 18 mo. (serves 16-20 yr. old)

Working Well	Healthcare working well
Working Well	Emergency Food provision is working well. Township has its own pantry and a contract with Community Kitchen, Township is eligible for federal commodities
Working Well	Good relationship among cooperating agencies: SCAAP, Circles, Martha's House, Hoosier Hill and Community Kitchen
Working Well	Township shelter for one family
Working Well	Fiscally responsible city government.
Working Well	Reconciling dictionary. Feel like small Indiana town with all the benefits at IU. Rhino's might not exist in another town. City government is remarkably agreeable to helping out social services. Example: homeless shelter. Works top down into the culture in the city. City is open to opinions and would have input.
Working Well	VIM has met needs and is accepting referrals
Working Well	Grant emergency 33K for one month assistance rent and utilities, grant requires that this money be the last dollar in and this conflicts with the policies of the Trustees
Working Well	County grant helped with emergency rent
Working Well	Stimulus money helped with childcare funding and wiped out waiting list with new vouchers but city kids still have a wait list of 24
Working Well	Donors have remained constant but the size of gifts have been reduced
Working Well	Collective efforts among agencies.
Working Well	None focus on family and community essentially within the Bloomington Housing Authority
Working Well	Good network of physical needs services, i.e. Community Kitchen, Food Bank, Trustee Offices.
Working Well	Agencies that provide basic services work well together without duplicating the services.
Working Well	Hunger relief service working well with delivery of food to and from different organizations
Working Well	Owner occupied rehab and purchase rehab build neighborhoods and build assets for families which can keep them out of poverty and potentially help them live beyond poverty for their lifetime.
Working Well	Homelessness and affordable housing. Within the social services we need consolidated effort to get jobless/homeless back into jobs and from there into stable housing. And we still have no family shelter. Re affordable housing I want to see those with incomes slightly above the median included in any program we develop – for example individuals and couples who are working at university staff jobs and cannot quite afford to buy that first house.
Working Well	Cooperation and coordination between agencies
Working Well	Only issue is Communication
Working Well	Dodds Wylie court partnership with Perry Township. Works because Area 10 doesn't own the building although they maintain

	it. 8 or the 10 units are on Section 8 and several serve next to 30% of AMI, location is convenience and the first floor units are accessible. Can use twice as many of these kinds of units.
Working Well	Older rental projects are easier to fill because information about vacancy is passed word of mouth
Working Well	Cambridge Square is successful, but must be 62 or disabled
Working Well	State is focusing on relocating nursing home residents back into community based locations
Working Well	Accessibility: funds from United Way , “Handy Man” program client pays for materials, volunteers build
Working Well	Graduation rate has improved. Kids may be able to better see the need for education. Tremendous demand for Broadview adult learning. New Tech is doing well. Enrollment is lower the desired. Fairview – Artful learning there. Twelve other “Artful learning centers” in the country.
Working Well	Bus usage that we do have is going well
Working Well	Employment is okay, economy is more stable here, real estate stable...
Working Well	Educational opportunities
Working Well	Food bank is doing well
Working Well	Martha’s House provides a lot of services
Working Well	City is safe and civil
Working Well	Impact from rehab
Working Well	Energy reduction/Ever Green
Working Well	HMAL
Working Well	Recognition of public good and willingness to invest in it
Working Well	Not the speediest community who’s trying to get things done. Not really on cutting edge because of delay.
Working Well	City and County could work better together.
Working Well	Non-profit cooperates well with each other.
Working Well	Strong youth services. May still have gaps, but what we have is good.
Working Well	Good agencies services for people with disabilities.
Working Well	Volunteerism and financial support is pretty decent. Very caring community.
Working Well	HAND dept code enforcement/inspection
Working Well	Some landlords very willing to work with difficult tenants (relationships work)
Working Well	Section 8 vouchers for veterans
Working Well	Creating opportunities for conversation on local problems
Working Well	Creation of Commission of Sustainability
Working Well	Neighborhood Grants
Working Well	Helping neighborhood to purchase property for residential housing, shelters, etc.
Working Well	Historic preservation key/ good job with funding historic

	preservation projects
Working Well	Rental inspection program and Title enforcement
Working Well	15% to social service and portions of physical improvement to social service Agencies through CDBG
Working Well	Changes to bus service for the positive
Working Well	Few habitability claim because of having property maintenance code.
Working Well	Ongoing interest in keeping affordable housing in the fore front.
Working Well	HAND providing housing counseling; offering Reverse Mortgage counseling and serving people outside Monroe County.
Working Well	Middle Way <ul style="list-style-type: none"> • Doc Shredding • Food works • Living Wage
Working Well	Strong Youth Serving Agencies (Prevention)
Working Well	IVY Tech
Working Well	Education <ul style="list-style-type: none"> • Vital • MCCSC Adult • ESL (ST PAUL'S) • Built Lifelong learning coalition
Working Well	Talented (REL. LOW WAGES +/-) Flexible workforce
Working Well	Public Library
Working Well	Partnerships / Collaborations RE: Disabled Populations
Working Well	Inclusion
Working Well	The No.6 bus line is dependable, on time.
Working Well	Shalom volunteers & coordination, services to homeless prevention
Working Well	Trinity Church low-barrier shelter (not enough places)
Working Well	Case managers-getting to source of homelessness
Working Well	Collaboration bet not-for-profits, counties and faith-based better linked
Working Well	Support of township trustees for housing issues
Working Well	Bridges program
Working Well	Food bank has met increased need
Working Well	Homeless vets outreach program
Working Well	Collaborations with police and hospital
Working Well	CIT program mentally ill
Working Well	Addressing hunger
Working Well	Cornerstone: 5 yr grant for mental health/substance abuse/HID w/ medical services
Working Well	Stepping stones: kids graduating
Working Well	Collaboration
Working Well	Caring community which gives
Working Well	Good volunteers

Working Well	Good ideas
Working Well	Recognizing the needs within community
Working Well	Childcare is available and good quality, CASA legal advocacy good
Working Well	Grants for women with children who need secondary education
Working Well	Churches provide emergency funds for utilities
Working Well	Food Pantry 3-5 days work of provisions every 30 days Thursdays
Working Well	Benevolence is 2.4% of budget

VIII. Conclusions and Recommendations

Information gathered during the 2010-2015 Consolidated Plan process was instrumental in putting together this list of impediments to fair housing in our community. As outlined above, the impediments include available clarifying accessibility requirements during the building permit process, access to emergency housing funds, access to local agency data about affordable housing, affordability of housing, environmental concerns, perception of affordable housing.

Additionally, HAND will continue with its successful education endeavors, such as realtor and landlord workshops, guest spots at associations, attendance for distribution of information at events, etc., in order to educate the general public about fair housing issues. HAND also provides information to the social service agencies who are funded through the department on fair housing issues.

HAND was a founding member of the local Predatory Lending Group. This group includes representatives from HAND, Indiana Legal Services, Momentive Consumer Credit Counseling, local lenders, realtors and appraisers. This group has started an educational campaign, with a grant from State Farm Insurance, regarding predatory lending that includes distribution of brochures, posters and workshops.

In addition to the items mentioned above, HAND will incorporate new ideas from this analysis, including, but not limited to, providing information about transportation programs to those who may not be familiar with them, and providing assistance to the Housing Authority to upgrade their current facilities to help change the perception of affordable housing.